



UTAH DEPARTMENT OF INSURANCE

State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone (801) 538-3800
Toll Free In Utah (800) 439-3805

MEMORANDUM

Additional Requirements for Insurance Related Businesses

You have registered or incorporated a business in the State of Utah which may be related to insurance. This memorandum is to notify you of additional requirements that you may be required to fulfill before you may begin doing business in this State.

Insurance Agencies, Brokerages, and DBA's:

If you incorporate or register a business in Utah, including the filing of a DBA, and intend to solicit, market, or sell insurance, or otherwise act as an insurance agency or insurance broker, you **must also apply for and obtain a license** from the Utah Department of Insurance prior to doing any insurance business in the State.

Additionally, insurance agencies or brokerages licensed in Utah must have in their names **"insurance agency"** or **"insurance brokerage"** or similar words establishing the status of the business as an insurance agency or brokerage, unless you can establish, to the satisfaction of the commissioner, that the solicitation or sale of insurance is only an incidental part of the function of the agency or brokerage.

Please contact the Utah Insurance Department, Producer Licensing Services Division [(801) 538-3855] for further information.

Insurers:

A foreign insurer (one domesticated in a State other than Utah) or an alien insurer (one domesticated outside of the United States of America), must obtain a Certificate of Authority from the Utah Insurance Department prior to doing any business in this State.

A new business intending to act as an insurer domiciled in Utah must obtain an organizational certificate from the Utah Insurance Department *prior* to filing articles of incorporation with the Department of Commerce. You will not be allowed to file your articles of incorporation unless you have obtained that permit.

Please contact the Utah Insurance Department, Examination Division [(801) 538-3813] for further information.